

CLAIMS

What is claimed is:

1. A method for transacting an anonymous purchase using a computer-implemented purchasing system, the purchasing system having at least two computing devices interconnected by a network, comprising the steps of:

acquiring intermediary credit account information from a purchasing intermediary;

providing purchase transactional information, including at least some of the intermediary credit account information, to a retailer, wherein the purchase transactional information is provided by the purchaser using a first computing device of the purchasing system; and

transacting a purchase between the purchaser and the retailer using said intermediary credit account information, thereby maintaining the anonymity of the purchaser.

2. The method of Claim 1 wherein the step of acquiring intermediary credit account information further comprises:

providing purchaser credit account information from the purchaser to the purchasing intermediary; and

in response to receiving the purchaser credit account information, providing intermediary credit account information from the purchasing intermediary to the purchaser.

3. The method of Claim 2 wherein the intermediary credit account information further includes a credit limit which is not to be exceeded when transacting the purchase.

4. The method of Claim 3 wherein the purchaser credit account information is further defined as a valid credit card number and expiration data, such that the corresponding credit card account is debit an amount no less than the credit limit associated with the intermediary credit account information.

5. The method of Claim 1 wherein the step of acquiring intermediary credit account information further comprises:

buying a purchasing card from a retail establishment, where the intermediary credit account information is encapsulated on said purchasing card.

6. The method of Claim 5 further comprising the step of activating the purchasing card by contacting the purchasing intermediary prior to transacting a purchase.

7. The method of Claim 1 wherein said intermediary credit account information includes an intermediary shipping address.

8. The method of Claim 7 further comprising the steps of:
sending a purchased good to the intermediary shipping address by the retailer; and

forwarding the purchased good to the purchaser by the purchasing intermediary, thereby maintaining the anonymity of the purchaser.

9. The method of Claim 1 wherein the step of acquiring intermediary credit account information further comprises providing discount coupons to the purchaser.

10. A computer-implemented purchasing system for transacting an anonymous purchase between at least two computing devices interconnected by a network, comprising:

a purchasing application residing on a first computing device, said purchasing application receptive of purchaser credit account information from a purchaser;

an intermediary application residing on a second computing device and being interconnected to said purchasing application by the network, said intermediary application being operative to provide intermediary credit account information in response to receiving purchaser credit account information;

said purchasing application further being receptive of purchase transactional information from the purchaser, including the intermediary credit account information; and

a retailer application residing on a third computing device and being interconnected to said purchasing application by the network, said retailer application receptive of the purchasing transactional information from the purchasing application and being operative to transact a purchase using the intermediary credit account information, thereby preserving the anonymity of the purchaser.

11. The purchasing system of Claim 10 wherein the intermediary credit account information further includes a credit limit which is not to be exceeded when transacting the purchase.

12. The purchasing system of Claim 11 wherein the purchaser credit account information is further defined as a valid credit card number and expiration data, such that the corresponding credit card account is debit an amount no less than the credit limit associated with the intermediary credit account information.

13. The purchasing system of Claim 10 wherein said intermediary credit account information includes an intermediary shipping address.

14. The purchasing system of Claim 10 wherein said intermediary application further capable of providing discount coupons to the purchaser.

15. A method of distributing an electronic cash card comprising the steps of:

providing an unfunded cash card to a retail outlet from a purchase intermediary;

associating the cash card with data in a data file, wherein the data file indicates that the card has not been funded;

funding the cash card at the retail outlet upon purchase of the cash card for a predetermined value by a purchaser;

updating the data file upon funding of the cash card at the retail outlet; and
remitting a fee to the retail outlet after the cash card has been funded.

16. The method of claim 15 further comprising the step of activating the cash card by registration with the purchase intermediary.

17. The method of claim 15 further comprising the step of remitting a commission to the retail outlet upon activation of the cash card.

18. The method of claim 15 further comprising providing the cash card to the retail outlet via a distributor of goods to the retail outlet other than the cash card.

19. The method of claim 15 further comprising the step of selling the card to the retail outlet for an amount less than the predetermined value of the card.

20. The method of claim 15 further comprising the step of selling the card to the retail outlet for an amount more than the predetermined value of the card.

21. The method of claim 15 wherein the step of providing an unfunded cash card further comprises ordering the cash card from a credit card provider.

22. The method of claim 15 wherein the credit card provider associates the cash card with data in a data file.

23. The method of claim 15 further comprising the step of manufacturing the cash card with a cash card carrier for supporting the cash card.

24. The method of claim 23 further comprising the step of providing at least one of advertisement and coupons on the cash card.

25. The method of claim 15 further comprising the steps of:

activating the cash card over a network by registering the purchased cash card with the purchase intermediary; and

providing at least one of advertisement and coupons over the network for presentation to the purchaser.

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26. A system for distributing an electronic cash card comprising:

a purchase intermediary, the purchase intermediary providing a plurality of unfunded cash cards to be sold;

a credit card provider, the credit card provider generating identification numbers for the respective cash cards, the identification numbers being stored in a data file, wherein the data file initially indicates that the card has not been funded; and

a retail outlet for receiving the unfunded cash cards, the retail outlet funding the cash card upon purchase of the cash card for a predetermined value by a purchaser,

wherein the purchase by the purchaser causes the credit intermediary to update the data file upon funding of the cash card at the retail outlet and to remit a fee to the retail outlet after the cash card has been funded.

27. The apparatus of claim 26 wherein the retail outlet activates the cash card by registration with the purchase intermediary.

28. The apparatus of claim 26 wherein the purchase intermediary remits a commission to the retail outlet upon activation of the cash card.

29. The apparatus of claim 26 further comprising a distributor of goods to the retail outlet for providing the cash card to the retail outlet.

30. The apparatus of claim 26 wherein the purchase intermediary sells the card to the retail outlet for an amount less than the predetermined value of the card.

31. The apparatus of claim 26 wherein the purchase intermediary sells the card to the retail outlet for an amount more than the predetermined value of the card.

32. The apparatus of claim 26 wherein retail outlet orders the cash card from the credit card provider.

33. The apparatus of claim 26 wherein the credit card provider associates the cash card with data in a data file.

34. The apparatus of claim 26 further comprising a cash card carrier for supporting the cash card, wherein the cash card carrier includes at least one of advertisement and coupons on the cash card.

35. The apparatus of claim 26 wherein the purchaser activates the cash card over a network by registering the purchased cash card with the purchase intermediary.